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PTO/SB/08A (10-01)

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GSA FPMR (41 CFR) 101-11, 101-11.2, 101-11.2, 101-11.2A

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Complete If Known	
<u>Application Number</u>	09/751,265
<u>Filing Date</u>	12/29/2000
<u>First Name of Inventor</u>	Dushyant Sharma Copy Original
<u>Group Art Unit</u>	2161
<u>Examiner Name</u>	
<u>Attorney, Docket Number</u>	6583

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U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>10</i>		US-5,883,925	10/06/1999	Kolling, et al.	
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FOREIGN PATENT DOCUMENTS

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Signature**

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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.⁶ Applicant is to place a check mark here if English language Translation is attached.

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~~Substitute for form 1449A/PTO~~

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Substitute for form 1448A/PTO		Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/751,265
		Filing Date	12/29/2000
		First Named Inventor	Dushyant Sharma
		Group Art Unit	2161
		Examiner Name	
(use as many sheets as necessary)		Attorney Docket Number	
Sheet	2	of	2
		6583	

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>VR</i>		OSBERG, SHARON, EVP, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", Sun Microsystems, "OnLine" November 1999 (1999-11), pages 1-8, XP002192923, Retrieved from the Internet: <URL: http://www.sun.com/software/solutions/sunconnect/success_stories/wfb.pdf >	
<i>CC</i>		BUSINESS TASK FORCE OF NACHA'S COUNCIL FOR ELECTRONIC BILLING AND PAYMENT: "An Overview of Electronic Bill Presentment and Payment Operating Models" Electronic Bill Payment/Presentment Business Practices, XX, XX, 9 April 1999 (1999-04-09), pages 1-12, XP002170181	RECI

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Sheet 1 of 2

 Form PTC-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i>	Docket No. 39440/196009 Applicant: Dushyant Sharma Filing Date: December 29, 2000	Application No. 09/751,265 Group Art Unit: 2161
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Sheet 2 of 2

Form PTO-1449	Docket No. 39440/196009	Application No. 09/751,265
INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)	Applicant: Dushyant Sharma	
	Filing Date: December 29, 2000	Group/Art Unit: 2161
OTHER MATERIAL		RECEIVED
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